

Information to identify the case:		
Debtor 1	Derrick Anthony Kuhns	Social Security number or ITIN xxx-xx-5067
	First Name Middle Name Last Name	EIN --
Debtor 2	Staci Ann Kuhns	Social Security number or ITIN xxx-xx-8830
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 16-21971-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Derrick Anthony Kuhns
aka Derrick A. Kuhns, aka Derrik A. Kuhas

Staci Ann Kuhns
aka Stacey A. Kuhns, aka Stacie A. Kuhns, dba Staci's
Cookies, Cakes and Catering

11/15/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Derrik Anthony Kuhns
Staci Ann Kuhns
Debtors

Case No. 16-21971-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 15, 2021

User: bsil
Form ID: 3180W

Page 1 of 5
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	Derrik Anthony Kuhns, Staci Ann Kuhns, 148 Ritenour Ln, Latrobe, PA 15650-3929
aty	+ Schimizzi Law, LLC, 35 W. Pittsburgh St., Greensburg, PA 15601-2323
r	+ Barbara A. Fichtner, Northwood Realty Services, 801 N. Greengate Road, Greensburg, PA 15601-7460
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14249208	Bill Arnold, 508 Braden Ave, Derry, PA 15627-1724
14236295	+ Brett A. Solomon, Esquire, 1500 One PPG Pl, Pittsburgh, PA 15222-5416
15162168	+ CENLAR FSB SUBSERVICING ON BEHALF OF Et.Al, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
15176101	+ CITIBANK, N.A. C/O CENLAR, FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14249221	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Assoc., 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
14249213	Charlene Schmitt, 310 N Liberty St, Blairsville, PA 15717-1322
14266641	+ CitiMortgage, Inc., c/o Cenlar, FSB, 425 Philips Blvd., Ewing, NJ 08618-1430
14236298	Citibank, N.A., PO Box 78015, Phoenix, AZ 85062-8015
14236300	Citimortgage, PO Box 6205, Sioux Falls, SD 57117-6205
14236301	Citimortgage, PO Box 78015, Phoenix, AZ 85062-8015
14236302	# Daniel Santucci, 1 International Plz Fl 5, Philadelphia, PA 19113-1510
14249223	Ditech, PO Box 94710, Palatine, IL 60094-4710
14318601	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154
14248748	+ First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14236305	Jessica N. Manis, Esquire, 8 Neshaminy Interplex Dr Ste 215, Trevose, PA 19053-6980
14249224	Jessica Shearer, 504 Braden Ave, Derry, PA 15627-1724
14249225	Judy McIntire, 310 N Liberty St, Blairsville, PA 15717-1322
14318733	+ LSF9 MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
14318731	+ LSFP MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
14249226	Maruin Slee, PO Box 196, Robinson, PA 15949-0196
14249227	Michael J. Witherel, Esquire, 966 Perry Hwy, Pittsburgh, PA 15237-2107
14236306	Michael T. McKeever, Esquire, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
14249229	Municipal Authority of Derry Borough, 620 N Chestnut St, Derry, PA 15627-1728
14261603	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, T 75261-9741
14236308	Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094
14247562	+ Nationstar Mortgage, LLC, c/o Alexander K. Lee, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921
14249230	Nicole B. Labletta, Esq., 111 Woodcrest Rd Ste 2000, Cherry Hill, NJ 08003-3620
14249231	Peak Slee, PO Box 196, Robinson, PA 15949-0196
14249232	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14249233	Peoples Natural Gas, 375 N Shore Dr, Pittsburgh, PA 15212-5866
14236310	Robert W. Williams, Esquire, 1 E Stow Rd, Marlton, NJ 08053-3118
14236311	Romel L. Nicholas, Esquire, 519 Court Pl, Pittsburgh, PA 15219-2002
14249236	Shawn Evans, 816 W 1st Ave, Derry, PA 15627-1404
14249239	Tawnya Davis, 102 Campbell Ave, Connellsville, PA 15425-2801

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14249240 Theresa Cherio, PO Box 45, Robinson, PA 15949-0045

14265942 + Unity Township Municipal Authority, ATTN: Joseph G. Lucas, Esquire, 519 Court Place, Pittsburgh, PA 15219-2002

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 16 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 16 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14315383	Email/PDF: resurgentbknofications@resurgent.com	Nov 15 2021 23:28:00	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14249207	EDI: BANKAMER.COM	Nov 16 2021 04:23:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14249209	EDI: CAPITALONE.COM	Nov 16 2021 04:23:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14249210	EDI: CAPITALONE.COM	Nov 16 2021 04:23:00	Capital One Bank USA, NA, PO Box 30281, Salt Lake City, UT 84130-0281
14249211	EDI: CAPITALONE.COM	Nov 16 2021 04:23:00	Capital One Bank, USA, NA, PO Box 71083, Charlotte, NC 28272-1083
14249212	EDI: CAPITALONE.COM	Nov 16 2021 04:23:00	Capital One Bank, USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
14236296	EDI: CITICORP.COM	Nov 16 2021 04:23:00	Citibank, N.A, PO Box 6243, Sioux Falls, SD 57117-6243
14236297	EDI: CITICORP.COM	Nov 16 2021 04:23:00	Citibank, N.A, PO Box 6181, Sioux Falls, SD 57117-6181
14249216	EDI: CITICORP.COM	Nov 16 2021 04:23:00	Citibank, N.A, 701 E 60th St N, Sioux Falls, SD 57104-0432
14308897	EDI: CITICORP.COM	Nov 16 2021 04:23:00	Citibank, N.A., P O Box 6030, Sioux Falls, SD 57117-6030
14236299	EDI: CITICORP.COM	Nov 16 2021 04:23:00	Citimortgage, PO Box 6243, Sioux Falls, SD 57117-6243
14249218	EDI: WFNNB.COM	Nov 16 2021 04:23:00	Comenity Bank/DMSTCTNS, PO Box 182789, Columbus, OH 43218-2789
14249219	EDI: WFNNB.COM	Nov 16 2021 04:23:00	Comenity Bank/Fashion Bug, PO Box 182789, Columbus, OH 43218-2789
14249220	Email/PDF: creditonebknofications@resurgent.com	Nov 15 2021 23:28:11	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14249222	Email/Text: notices@burt-law.com	Nov 15 2021 23:29:00	Derek C. Blasker, Esquire, 1060 Andrew Dr Ste 170, West Chester, PA 19380-5601
14236303	Email/Text: jwalsh@fcbanking.com		

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		Nov 15 2021 23:29:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14236304	Email/Text: Bankruptcy.Notices@pnc.com		
		Nov 15 2021 23:29:00	HSBC Bank USA, NA, c/o PNC Bank, NA, 3232 Newmark Dr, Miamisburg, OH 45342-5421
14249214	EDI: JPMORGANCHASE		
		Nov 16 2021 04:23:00	Chase Bank USA, NA, PO Box 15298, Wilmington, DE 19850-5298
14249215	EDI: JPMORGANCHASE		
		Nov 16 2021 04:23:00	Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298
14249642	+ EDI: MID8.COM		
		Nov 16 2021 04:23:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14236307	EDI: MID8.COM		
		Nov 16 2021 04:23:00	Midland Funding, LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14236309	Email/Text: Bankruptcy.Notices@pnc.com		
		Nov 15 2021 23:29:00	PNC Bank, 3232 Newmark Dr, Miamisburg, OH 45342-5421
14311729	Email/Text: Bankruptcy.Notices@pnc.com		
		Nov 15 2021 23:29:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14318545	Email/Text: Bankruptcy.Notices@pnc.com		
		Nov 15 2021 23:29:00	PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14249234	EDI: PRA.COM		
		Nov 16 2021 04:23:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962
14297850	EDI: PRA.COM		
		Nov 16 2021 04:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14267439	+ EDI: CBS7AVE		
		Nov 16 2021 04:23:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14249235	EDI: CBS7AVE		
		Nov 16 2021 04:23:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14267440	+ EDI: CBSMASON		
		Nov 16 2021 04:23:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14249237	EDI: RMSC.COM		
		Nov 16 2021 04:23:00	Synchrony Bank - JCPenney, PO Box 965007, Orlando, FL 32896-5007
14249238	EDI: RMSC.COM		
		Nov 16 2021 04:23:00	Synchrony Bank/Toys R Us, PO Box 965001, Orlando, FL 32896-5001
14236312	Email/Text: lorir@utmapa.org		
		Nov 15 2021 23:29:00	Unity Township Municipal Authority, PO Box 506, Pleasant Unity, PA 15676-0506

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CENLAR FSB SUBSERVICING ON BEHALF OF CITIMORTGAGE,
cr		CITIBANK, N.A. C/O CENLAR, FSB
cr		CITIMORTGAGE INC
cr		CITIMORTGAGE, INC. C/O CENLAR FSB
cr		Ditech Financial LLC
cr		Ditech Financial LLC fka Green Tree Servicing LLC
cr		LSF9 Master Participation Trust
cr		NATIONSTAR MORTGAGE, LLC
cr		Nationstar Mortgage LLC
cr		PNC BANK, NATIONAL ASSOCIATION et al...
cr		PNC Bank, National Association
cr	*+	First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA

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15222-5413	
14249217	* Citimortgage, PO Box 6243, Sioux Falls, SD 57117-6243
14249228	* Midland Funding, LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14261604	*P++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14365375	* Tawnya Davis, 102 Campbell Avenue, Connellsville, PA 15425-2801

TOTAL: 11 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor First Commonwealth Bank brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION et al... bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor CITIMORTGAGE INC djones@sterneisenberg.com bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor CITIMORTGAGE INC. C/O CENLAR FSB djones@sterneisenberg.com, bkecf@sterneisenberg.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Harry B. Reese	on behalf of Creditor CITIBANK N.A. C/O CENLAR, FSB bankruptcy@powerskim.com
Harry B. Reese	on behalf of Creditor CITIMORTGAGE INC. C/O CENLAR FSB bankruptcy@powerskirn.com
James A. Prostko	on behalf of Creditor LSF9 Master Participation Trust jprostko@c-vlaw.com jamesprostko@gmail.com
James P. Valecko	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION et al... jvalecko@weltman.com, PitEcf@weltman.com
Jeremy J. Kobeski	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com mcpupec@grenenbirsic.com
Jerome B. Blank	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Jerome B. Blank	

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	on behalf of Creditor CITIMORTGAGE INC pawb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor CITIMORTGAGE INC bankruptcy@powerskirn.com
Jill Manuel-Coughlin	on behalf of Creditor CITIMORTGAGE INC. C/O CENLAR FSB bankruptcy@powerskirn.com
John F. Goryl	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
Joseph A. Dessoye	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Joshua I. Goldman	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION et al... jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Joshua I. Goldman	on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Keri P. Ebeck	on behalf of Creditor PNC Bank National Association kebeck@bernsteinlaw.com, jbluele@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor CENLAR FSB SUBSERVICING ON BEHALF OF CITIMORTGAGE INC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Matthew R. Schimizzi	on behalf of Debtor Kuhns Real Estate Investments LLC mrs@schimizzilaw.com, G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Matthew R. Schimizzi	on behalf of Attorney Schimizzi Law LLC mrs@schimizzilaw.com, G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Matthew R. Schimizzi	on behalf of Joint Debtor Staci Ann Kuhns mrs@schimizzilaw.com G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Matthew R. Schimizzi	on behalf of Debtor Derrik Anthony Kuhns mrs@schimizzilaw.com G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Michael C. Mazack	on behalf of Creditor First Commonwealth Bank mmazack@tuckerlaw.com jdearment@lynchlaw-group.com;ddileva@lynchlaw-group.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor CITIMORTGAGE INC robert.davidow@phelanhallinan.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Sarah Kathleen McCaffery	on behalf of Creditor CITIBANK N.A. C/O CENLAR, FSB bankruptcy@powerskirn.com
Sarah Kathleen McCaffery	on behalf of Creditor CITIMORTGAGE INC. C/O CENLAR FSB bankruptcy@powerskirn.com
Thomas I. Puleo	on behalf of Creditor Ditech Financial LLC tpuleo@goldbecklaw.com BKGroup@goldbecklaw.com
TOTAL: 36	